



PRC - Practical Resources for Churches
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Online Giving

I tried to keep this short and was not very successful.

This week more questions have been about Online Giving than worship. Here is a summary of what I have been answering folks who email or call.

If you are doing online worship the offertory is a perfect time to talk about the different methods of giving. If you email a reminder about worship include a donate button in the email.

Make sure your website is up to date and the donate button is easy to see.

You need to have some idea how people gave before, weekly, monthly, cash or by check. I know some churches hold this information very close but different people might require different approaches.

If you have regular givers you can call and explain the different options, if they are not tech savvy ask them to mail their offering to the church. A Church can also think about sending addressed stamped envelopes with a letter asking people to use them to mail their check monthly rather than weekly.

Setting up Bill pay with your Bank –The donor uses the bank's 'Bill Pay' feature to setup the church as the payee and schedules a one time or recurring transfer of funds to the church for a certain amount. What most people do not realize is that the bank actually sends the church a check by mail and the church then has to process it just like any other check it receives during the week.

Ask the question, do you already pay bills online using bill pay from your bank? If you have snowbirds, they usually do. I am a Church Treasurer, I got a call from a member who is a weekly check in the plate person. He wanted to know how to get his pledge to the church, he had mailed it in the last two weeks. He was asking about using a credit card, so I asked if he paid bills online from his bank. He answered yes, so I told him this would be my first choice, it costs the person sending the money nothing and the church nothing. The bank even mails a check to the church. Explaining the cost savings to the church of bill pay vs using a credit card usually will convince a member to give it a try.

Credit card platforms. I like to choose providers with the lowest fees and no monthly fees. So that narrows down the choices.

To see a list of some options for Online Giving go to <https://givingfees.com/#church>

For [Presbyterians the Foundation](#) provides online giving through Vanco with no monthly fee and 2% transaction fees. Contact your Ministry Relations Officer or call 800-858-6127 to learn more.

Here are some of the fees for comparison

Stripe (non profit)

Monthly Fee \$0

Debit/Credit Card Rate 2.20% + \$0.30/transaction

ACH Processing Rate 0.80% + \$0/transaction

Paypal (non-profit)

Monthly Fee \$0
Debit/Credit Card Rate 2.20% + \$0.30/transaction

Tithe.ly

Monthly Fee \$0
Debit/Credit Card Rate 2.90% + \$0.30/transaction
ACH Processing Rate2 1.00% + \$0.30/transaction

VANCO

for churches with less than \$20k/month in donations

Monthly Fee \$10
Debit/Credit Card Rate 2.75% + \$0.45/transaction
ACH Processing Rate2 1.00% + \$0.45/transaction

VANCO

for churches with between \$20k-\$40k/month in donations

Monthly Fee \$49
Debit/Credit Card Rate 2.35% + \$0.35/transaction
ACH Processing Rate 0.80% + \$0.35/transaction

My First choice is PayPal which has nonprofit rates.

Why:

Most people recognize PayPal and are comfortable using it.

No set up or monthly fees for churches

Reasonable transaction rates

You receive an email at the time of every donation with complete information about the Donor

You can "withdraw" from PayPal in batches, for ease in tracking and accounting rather than trying to match the transaction from your bank account to an individual.

Ease of setting up a donate bottom

For more information about setting up PayPal or more general information send me an email.

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